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DOCKET NO. 3852 - 2018

WHEREAS, Respondents have reviewed and commented on such draft versions of the report of the Examination; and

WHEREAS, after considering Respondents' comments, the Department, through its examiners, has prepared a final report of the Examination, dated as of June 6, 2018 ("Final Examination Report"); and

WHEREAS, among other findings contained in the Final Examination Report, the Department concluded that the Respondents' practices and procedures did not comply with 21 *Del. C.* § 2118B Processing and payment of insurance benefits.

WHEREAS, after communications with the Department, Respondents desire to resolve this matter without recourse to any administrative hearing or court action (such as an appeal).

NOW, THEREFORE, IT IS AGREED, by and between Respondents and the Department as follows:

1. Respondents accept the Final Examination Report, waives any right to a hearing thereon, and agrees that the Department may file the Final Examination Report without any further modifications.
2. Upon its execution of this Stipulation and Consent Order, Respondents shall pay to the Department an administrative penalty for the Notice Violations in the amount of Three Thousand Dollars (\$3,000.00). Respondents shall make its check for the administrative penalty payable to the "State of Delaware."
3. Respondents waives any right to challenge in an administrative or court proceeding any of the terms and conditions of this Stipulation and Consent Order.
4. This Stipulation and Consent Order is the free and voluntary act of Respondents, and its terms are binding upon Respondents and may be admitted into evidence in any judicial or administrative proceeding against Respondents to enforce such terms. Respondents

acknowledges that it has had a full opportunity to seek and receive advice of counsel on all matters related to this Stipulation and Consent Order.

5. This Stipulation and Consent Order contains all of the terms and conditions agreed to by the parties and constitutes the final agreement between Respondents and the Department.

6. No change, amendment, or modification hereto shall be effective or binding unless it is in writing, dated, and signed by the parties.

7. If the Department fails to act on any one or more defaults by Respondents, such failure to act shall not be a waiver of any rights hereunder on the part of the Department to declare Respondents in default and to take such action as may be permitted by this Stipulation and Consent Order or by law.

8. This Stipulation and Consent Order may be signed in duplicate, and both documents shall be considered originals. The person executing this Stipulation and Consent Order on behalf of Respondents shall acknowledge his or her signature before a Notary Public and, by executing this Stipulation and Consent Order, certifies that he or she is duly authorized to execute this Stipulation and Consent Order on behalf of Respondents. Respondents agree that an uncertified copy of this Stipulation and Consent Order shall be valid as evidence in any proceeding for purposes of enforcement.

9. This Stipulation and Consent Order shall survive Respondents and be enforceable against its successors, transferors, or assigns.

[Signature Page Follows]

NAIC #'S 23035, 42404, 33588, 36447
& 33600

Test! Navarro
TRINIDAD NAVARRO
Insurance Commissioner
Date: *9-12-18*

STATE OF Massachusetts)
COUNTY OF Suffolk) SS.

GIVEN under my Hand and Seal of office, the day and year aforesaid.

PRINT NAME



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